

UNITED STATES BANKRUPTCY COURT
DISTRICT OF
DIVISION

In re:	§	
	§	
VALERIO, JAMES ROCCO	§	Case No. 10-43397 BTR
VALERIO, YVONNE MARY	§	
	§	
	§	
Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The case was converted to one under Chapter 7 on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim
disbursement
Administrative expenses
Bank service fees
Other payments to creditors
Non-estate funds paid to 3rd Parties
Exemptions paid to the debtor
Other payments to the debtor

Leaving a balance on hand of¹ \$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was _____ and the deadline for filing governmental claims was _____. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ _____. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ _____ as interim compensation and now requests a sum of \$ _____, for a total compensation of \$ _____². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ _____, and now requests reimbursement for expenses of \$ _____, for total expenses of \$ _____².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: _____ By: /s/Michelle H. Chow, Trustee
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1
Exhibit A

Case No: 10-43397 BTR Judge: BRENDA T. RHOADES
Case Name: VALERIO, JAMES ROCCO
VALERIO, YVONNE MARY
For Period Ending: 12/01/14

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 03/18/11 (c)
341(a) Meeting Date: 04/18/11
Claims Bar Date: 09/21/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 9720 MACKENZIE BROOK, ROYSE CITY, TX 75189 Debtor's homestead. No equity listed above lien of \$418,984.22 Debtors select FEDERAL EXEMPTIONS	325,000.00	0.00		0.00	FA
2. 427 W. HERSCHEL STREET, EGG HARBOR Rental property. Sold during chapter 13 with large deficiency balance.	430,000.00	0.00		0.00	FA
3. CASH	20.00	0.00		0.00	FA
4. FINANCIAL ACCOUNTS - ITEMIZED (u) Original schedules financial accounts totaled \$901.95 Per amended schedule B #26 03/18/11, total is \$1,081.30. Fully exempted on C.	1,081.30	0.00		0.00	FA
5. HOUSEHOLD GOODS	3,553.00	0.00		0.00	FA
6. BOOKS/COLLECTIBLES	530.00	0.00		0.00	FA
7. CLOTHING	85.00	0.00		0.00	FA
8. JEWELRY	425.00	0.00		0.00	FA
9. CAMERAS AND SPORT EQUIPMENT	210.00	0.00		0.00	FA
10. FIDELITY INVESTMENTS (u) Per original schedules, this value was \$13,977.94. Per amended schedule B and C #26 03/18/11, this value is \$1,000.36 and fully exempted.	1,000.36	0.00		0.00	FA
11. OMITTED ASSET ON AMEND SCH - STOCKS (u) NOTE: On original schedules, this asset described as "Stocks - GEMB Montgomery SC" appeared at \$500.00 petition value and fully exempted. On amended schedule B/C #26 03/18/11, this asset is omitted. Debtor Claimed 100% Exemption on Schedule C	0.00	0.00		0.00	FA
12. OMITTED ON AMENDED SCH - 2009 TAX REFUND (u) Note: on original schedules, this asset described as "2009 tax refund"	0.00	0.00		0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

Case No: 10-43397 BTR Judge: BRENDA T. RHOADES
Case Name: VALERIO, JAMES ROCCO
VALERIO, YVONNE MARY

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 03/18/11 (c)
341(a) Meeting Date: 04/18/11
Claims Bar Date: 09/21/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
and listed on schedule B and C at \$1,900.00 and fully exempted. On amended schedule B #26 03/18/11, this asset is omitted. Debtor Claimed 100% Exemption on Schedule C					
13. 2004 LEXUS LX470 No lien. Used d2 @ \$3,450 and d5 @t \$20,050 to fully exempt Debtor Claimed 100% Exemption on Schedule C	23,500.00	0.00		0.00	FA
14. QUAD BIKE Debtor Claimed 100% Exemption on Schedule C	500.00	0.00		0.00	FA
15. 2 DOGS Debtor Claimed 100% Exemption on Schedule C	25.00	0.00		0.00	FA
16. TRACTOR, FARM WAGON, ATTACHMENTS Debtor Claimed 100% Exemption on Schedule C	1,550.00	0.00		0.00	FA
17. UNSCHEDULED HOUSE IN ENGLAND (u) Trustee reopened case when a former friend of the Debtor called the UST to inform them of an unscheduled house in England that was owned outright by the Debtor. This house was ultimately sold and proceeds to be administered.	0.00	280,000.00		284,231.68	FA
18. UNSCHEDULED BANK ACCOUNT IN ENGLAND (u) Upon learning there was a house in England, Trustee suspected there was likely a banking account located in England. This amount was also turned over the Trustee. Significant time and effort spent on clearing this deposit. Check was written in a date format unacceptable to Barclays, so finally a replacement check was deposited for this to clear.	0.00	13,000.00		13,632.30	FA
19. UNPAID RENTAL FEES - AMENDED SCHEDULES (u) Per amended schedule B "\$6,000.00 in unpaid rental fees owed to Debtors by prior tenants - likely uncollectible"	0.00	0.00		0.00	FA
20. 2010 TAX REFUND - AMENDED SCHEDULES (u)	2,000.00	0.00		0.00	FA

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 3
Exhibit A

Case No: 10-43397 BTR Judge: BRENDA T. RHOADES
Case Name: VALERIO, JAMES ROCCO
VALERIO, YVONNE MARY

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 03/18/11 (c)
341(a) Meeting Date: 04/18/11
Claims Bar Date: 09/21/11

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Per amended B and C #26 03/18/11, Debtors add this asset, FMV of \$2,000.00 and using federal wildcard of \$38.34 to exempt. INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.38	FA

					Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$789,479.66	\$293,000.00		\$297,864.36	\$0.00
					(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

As of date TFR submitted to UST: 12/01/14: This case was reopened based on information provided by an ex-friend of the Debtor who informed the US Trustees that there was an unscheduled rental house in England owned outright by the Debtors. Trustee moved to reopen the case and the customary reopen case pleadings. Significant time, effort, and exchanges between Trustee attorney and attorney and realtor in England to consummate this sale. Also, activity by the Debtor necessitated hearings at this Court. Trustee also found additional unscheduled asset, a bank account in England, due to reasonable assumption that a banking account would likely exist when Debtors owned property there. Funds collected and to be administered. Trustee accountant finalized taxes (US and verified international tax issues), claims review and objections granted/filed/withdrawn by creditor (01/17/14), lengthy discussions with selected creditors (Wells Fargo, Bank of America, and 2nd home lienholder for amended claims).
Trustee attorney: Mark Ian Agee
Special counsel - real estate in England - Bendall & Sons
Realtor for Trustee - real estate in England - Shires Residential
Proposed accountant for Estate - Sheldon Levy

Initial Projected Date of Final Report (TFR): 12/31/14 Current Projected Date of Final Report (TFR): 12/31/14

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 4
Exhibit A

Case No: 10-43397 BTR Judge: BRENDA T. RHOADES
Case Name: VALERIO, JAMES ROCCO
VALERIO, YVONNE MARY

Trustee Name: Michelle H. Chow, Trustee
Date Filed (f) or Converted (c): 03/18/11 (c)
341(a) Meeting Date: 04/18/11
Claims Bar Date: 09/21/11

/s/ Michelle H. Chow, Trustee

Date: 12/01/14

MICHELLE H. CHOW, TRUSTEE

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 10-43397 -BTR
Case Name: VALERIO, JAMES ROCCO
VALERIO, YVONNE MARY
Taxpayer ID No: *****9901
For Period Ending: 12/01/14

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****0211 Checking Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
06/15/12		Trsf In From BANK OF AMERICA, N.A.	INITIAL WIRE TRANSFER IN	9999-000	285,801.18		285,801.18
07/16/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		168.67	285,632.51
08/14/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		326.70	285,305.81
09/17/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		326.39	284,979.42
10/15/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		315.54	284,663.88
11/15/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		325.66	284,338.22
12/14/12		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		314.81	284,023.41
01/16/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		324.92	283,698.49
02/14/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		324.57	283,373.92
03/14/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		380.62	282,993.30
04/12/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		420.85	282,572.45
04/30/13		Bank of Kansas City	BANK SERVICE FEE	2600-000		406.66	282,165.79
05/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		419.38	281,746.41
06/28/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		405.25	281,341.16
* 07/10/13	001001	UNITED STATES TREASURY CENTRALIZED INSOLVENCY OPERATION IRS PO BOX 21126 PHILADELPHIA, PA 19114	Per order 07/08/13 Order to pay taxes on estate tax return	5800-003		6,516.00	274,825.16
* 07/10/13	001001	UNITED STATES TREASURY CENTRALIZED INSOLVENCY OPERATION IRS PO BOX 21126 PHILADELPHIA, PA 19114	Per order 07/08/13 reversed in order to send IRS 2 checks instead of 1 combined check. 2 estate tax returns filed due to joint debtors. total of \$6,516 sent as \$3,258 x 2.	5800-003		-6,516.00	281,341.16
07/10/13	001002	UNITED STATES TREASURY CENTRALIZED INSOLVENCY OPERATION IRS PO BOX 21126 PHILADELPHIA, PA 19114	Per order 07/08/13 (James) Order to pay taxes due on estate tax returns 2012 Form 1041 TIN 35-6919901 James Rocco Valerio estate	5800-000		3,258.00	278,083.16
07/10/13	001003	UNITED STATES TREASURY CENTRALIZED INSOLVENCY OPERATION IRS	Per order 07/08/13 (Yvonne) Order to pay taxes on estate tax return	5800-000		3,258.00	274,825.16

Page Subtotals 285,801.18 10,976.02

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2
Exhibit B

Case No: 10-43397 -BTR
Case Name: VALERIO, JAMES ROCCO
VALERIO, YVONNE MARY
Taxpayer ID No: *****9901
For Period Ending: 12/01/14

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****0211 Checking Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		PO BOX 21126 PHILADELPHIA, PA 19114	2012 Form 1041 TIN 46-6784698 Yvonne Mary Valerio estate				
07/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		413.78	274,411.38
08/30/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		407.85	274,003.53
09/30/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		394.11	273,609.42
10/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		406.66	273,202.76
11/29/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		392.96	272,809.80
12/31/13		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		405.47	272,404.33
01/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		404.87	271,999.46
02/13/14	001004	SHELDON E LEVY, CPA 6320 SOUTHWEST BLVD SUITE 204 FORT WORTH, TX 76109	Per order 02/12/14 Order to Pay Accountant fees and expenses	3410-000		5,125.00	266,874.46
02/13/14	001005	SHELDON E LEVY, CPA 6320 SOUTHWEST BLVD SUITE 204 FORT WORTH, TX 76109	Per order 02/12/14 Order to pay estate accountant fees and expenses	3420-000		148.00	266,726.46
02/28/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		364.13	266,362.33
03/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		395.89	265,966.44
04/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		382.55	265,583.89
05/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		394.73	265,189.16
06/30/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		381.43	264,807.73
07/29/14	001006	MARK IAN AGEE 4115 N CENTRAL EXPRESSWAY DALLAS, TX 75204	Per order 07/28/14 Trustee Attorney fees and expenses	3110-000		24,196.50	240,611.23
07/29/14	001007	MARK IAN AGEE 4115 N CENTRAL EXPRESSWAY DALLAS, TX 75204	Per Order 07/28/14 Trustee attorney fees and expenses	3120-000		521.38	240,089.85
07/31/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		391.21	239,698.64
08/29/14		BANK OF KANSAS CITY	BANK SERVICE FEE	2600-000		356.26	239,342.38

Page Subtotals 0.00 35,482.78

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 10-43397 -BTR
Case Name: VALERIO, JAMES ROCCO
VALERIO, YVONNE MARY
Taxpayer ID No: *****9901
For Period Ending: 12/01/14

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF KANSAS CITY
Account Number / CD #: *****0211 Checking Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
		Memo Allocation Receipts:	0.00				
		Memo Allocation Disbursements:	0.00				
		Memo Allocation Net:	0.00				
			COLUMN TOTALS		285,801.18	46,458.80	239,342.38
			Less: Bank Transfers/CD's		285,801.18	0.00	
			Subtotal		0.00	46,458.80	
			Less: Payments to Debtors			0.00	
			Net		0.00	46,458.80	

Page Subtotals 0.00 0.00

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 4
Exhibit B

Case No: 10-43397 -BTR
Case Name: VALERIO, JAMES ROCCO
VALERIO, YVONNE MARY
Taxpayer ID No: *****9901
For Period Ending: 12/01/14

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3039 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
* 07/06/11		James Valerio 9720 MacKenzie Brk Royse City TX 75189	BALANCE FORWARD 1st attempt British acct deposit This is the 1st attempt to deposit a check from the Debtor that was in British pounds. This check was entered in Receipts Log and as a deposit in pounds with the intent to adjust upon deposit in USD to the estate bank account. The check was returned to trustee due to nonconversion at time of deposit, prior to forwarding to the conversion department. Trustee first made adjusting entry but corrected this as a reversing entry. The adjusting entry, while correcting the original deposit, caused a disbursing entry, which is not entirely accurate. That disbursing entry was corrected, and then a more accurate reversing entry was entered. A second attempt to deposit funds was successful. Trustee and BOA confirmed the USD amount. Trustee entered an adjusting entry for the difference between pounds and dollars. Original check was for 9,000 pounds. USD converted amount is \$13,835.61. Trustee made a \$4,835.61 correcting adjustment entry to reflect USD deposit amount. Trustee compensation also adjusted to the USD amount of \$13,835.61.	1229-003	9,000.00		0.00 9,000.00
* 07/20/11		James & Yvonne Valerio	2nd attempt British acct deposit This is the second attempt to deposit the same check from the Debtor. This deposit was accepted and successfully converted to USD.	1229-003	9,000.00		18,000.00
* 07/22/11		James Valerio 9720 MacKenzie Brk Royse City TX 75189	1st attempt British acct deposit	1229-003	-9,000.00		9,000.00

Page Subtotals 9,000.00 0.00

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 5
Exhibit B

Case No: 10-43397 -BTR
Case Name: VALERIO, JAMES ROCCO
VALERIO, YVONNE MARY
Taxpayer ID No: *****9901
For Period Ending: 12/01/14

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3039 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
* 07/22/11		James Valerio	US Dollar conversion amount This adjustment entered to correct conversion of pounds to dollars. Original check 9,000 pounds; upon conversion the US Dollar deposit is \$13,835.61. The difference is reflected in Form 2 (\$4,835.61).	1229-003	4,835.61		13,835.61
* 07/22/11		James Valerio	Reverse Deposit entry 07/06/11 This adjustment entry was made to correct the initial deposit. However, a reversing entry should have been made instead. While this entry corrects the balance in the estate account, it incorrectly is reflected as a disbursement. Therefore, a reversing entry will be made. See below.	1229-003		9,000.00	4,835.61
* 07/22/11		Reverses Adjustment OUT on 07/22/11	Reverse Deposit entry 07/06/11	1229-003		-9,000.00	13,835.61
* 08/24/11		James & Yvonne Valerio	2nd attempt British acct deposit	1229-003	-9,000.00		4,835.61
* 08/24/11		Reverses Adjustment IN on 07/22/11	US Dollar conversion amount	1229-003	-4,835.61		0.00
* 08/24/11		JAMES ROCCO VALERIO	Reverse deposit for 2nd attempt This entry is to reverse the 2nd deposit attempt on 07/22/11. Due to date format on check, the issuing bank (Barclays) will not recognize "7-1-11" as July 1st, and instead refused payment based on a Jan 7th stale check. Bank of America confirmed through 2 departments this was the case, and had attempted this deposit twice.	1290-003		13,835.61	-13,835.61
* 08/24/11		Reverses Adjustment OUT on 08/24/11	Reverse deposit for 2nd attempt	1290-003		-13,835.61	0.00
09/27/11	18	Valerio	Successful depost of replacement ck	1290-000	13,632.30		13,632.30
09/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.04		13,632.34
10/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.12		13,632.46
10/31/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		17.37	13,615.09
11/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.11		13,615.20

Page Subtotals 4,632.57 17.37

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 6
Exhibit B

Case No: 10-43397 -BTR
Case Name: VALERIO, JAMES ROCCO
VALERIO, YVONNE MARY
Taxpayer ID No: *****9901
For Period Ending: 12/01/14

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3039 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
11/30/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		16.79	13,598.41
12/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.11		13,598.52
12/30/11		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		16.77	13,581.75
01/05/12		ENGLAND HOUSE PROCEEDS	Proceeds from Sale of England home		274,127.18		287,708.93
			NOTE: All allocations include required UTC codes and balance to net deposit				
	17		Memo Amount: 284,231.68	1210-000			
			Gross sale proceeds				
		SHIRES RESIDENTIAL	Memo Amount: (6,953.50)	3510-000			
			REALTOR PAID AT CLOSING				
		CLOSING COSTS ON REAL ESTATE	Memo Amount: (1,603.21)	2500-000			
			CLOSING COSTS ON REAL ESTATE SOLD				
			SELECT UTC CODE 2500				
			FOR CLOSING COSTS				
		BENDALL & SONS, SOLICITORS	Memo Amount: (1,512.10)	3210-600			
			ATTORNEY PAID AT CLOSING				
		CLOSING COSTS ON REAL ESTATE	Memo Amount: (35.69)	2500-000			
			CLOSING COSTS ON REAL ESTATE SOLD				
			SELECT UTC CODE 2500				
			FOR CLOSING COSTS				
01/31/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		321.15	287,387.78
02/29/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		341.57	287,046.21
03/30/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		352.93	286,693.28
04/30/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		364.24	286,329.04
05/31/12		BANK OF AMERICA, N.A.	BANK SERVICE FEE	2600-000		363.78	285,965.26
06/15/12		BANK OF AMERICA, N.A.	BANK FEES	2600-000		164.08	285,801.18
		901 MAIN STREET					
		10TH FLOOR					
		DALLAS, TX 75283					

Page Subtotals 274,127.29 1,941.31

FORM 2
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 7
Exhibit B

Case No: 10-43397 -BTR
Case Name: VALERIO, JAMES ROCCO
VALERIO, YVONNE MARY
Taxpayer ID No: *****9901
For Period Ending: 12/01/14

Trustee Name: Michelle H. Chow, Trustee
Bank Name: BANK OF AMERICA, N.A.
Account Number / CD #: *****3039 BofA - Money Market Account

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
06/15/12		Trsf To BANK OF KANSAS CITY	FINAL TRANSFER	9999-000		285,801.18	0.00

Memo Allocation Receipts:	284,231.68	COLUMN TOTALS	287,759.86	287,759.86	0.00
Memo Allocation Disbursements:	10,104.50	Less: Bank Transfers/CD's	0.00	285,801.18	
Memo Allocation Net:	274,127.18	Subtotal	287,759.86	1,958.68	
		Less: Payments to Debtors		0.00	
		Net	287,759.86	1,958.68	
Total Allocation Receipts:	284,231.68	TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Total Allocation Disbursements:	10,104.50	Checking Account - *****0211	0.00	46,458.80	239,342.38
Total Memo Allocation Net:	274,127.18	BofA - Money Market Account - *****3039	287,759.86	1,958.68	0.00
			287,759.86	48,417.48	239,342.38
			(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

I certify that the above banking transactions are true and correct.

/s/ Michelle H. Chow, Trustee
Trustee's Signature: _____ Date: 12/01/14
MICHELLE H. CHOW, TRUSTEE

Page Subtotals 0.00 285,801.18

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Date: December 01, 2014

Case Number: 10-43397

Claim Class Sequence

Debtor Name: VALERIO, JAMES ROCCO

Joint Debtor: VALERIO, YVONNE MARY

Claims Bar Date: 09/21/11

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
001 3110-00	MARK IAN AGEE 4115 N CENTRAL EXPRESSWAY DALLAS, TX 75204	Administrative Per Order 07/28/14 #98 Trustee attorney fees and expenses		\$0.00	\$24,196.50	\$24,196.50
001 3120-00	MARK IAN AGEE 4115 N CENTRAL EXPRESSWAY DALLAS, TX 75204	Administrative Per order 07/28/14 #98 Trustee attorney fees and expenses		\$0.00	\$521.38	\$521.38
001 3410-00	SHELDON E LEVY, CPA 6320 SOUTHWEST BLVD SUITE 204 FORT WORTH, TX 76109	Administrative Per order 02/12/14 accountant fees and expenses		\$0.00	\$5,125.00	\$5,125.00
001 3420-00	SHELDON E LEVY, CPA 6320 SOUTHWEST BLVD SUITE 204 FORT WORTH, TX 76109	Administrative Per order 02/12/14 accountant fees and expenses		\$0.00	\$148.00	\$148.00
001 3510-00	SHIRES RESIDENTIAL (ENGLAND RE BROKER)	Administrative England Realtor paid from closing		\$0.00	\$6,953.50	\$6,953.50
999 2500-00	CLOSING COSTS ON REAL ESTATE	Administrative Closing costs paid at closing for England house		\$0.00	\$1,638.90	\$1,638.90
001 3210-60	BENDALL & SONS SOLICITORS	Administrative Per order 02/22/12 #64 Special Counsel fees and expenses		\$0.00	\$1,512.10	\$1,512.10
000004 050 4110-00	Wells Fargo Bank, N.A. Home Equity Group X2303-01A - 1 Home Campus Des Moines, IA 50328-0001	Secured Filed 12/08/10 Order #82 01/16/14 Disallow in entirety		\$0.00	\$246,513.61	\$0.00
000008 050 4110-00	BAC Home Loans Servicing, LP 400 Countrywide Way Mail Stop SV-46 Simi Valley, CA 93065	Secured Filed 02/22/11 (8-1) arrears-\$28247.68 Order #84 01/16/14 Disallowed as secured claim Any amendment as unsecured would be allowed		\$0.00	\$380,051.56	\$0.00
000009 050 4800-00	Hunt County c/o Laurie Spindler Huffman Linebarger Goggan Blair & Sampson, LLP 2323 Bryan Street Suite 1600 Dallas, Tx 75201	Secured Filed 11/02/11 Creditor withdrew claim #93 02/28/14		\$0.00	\$902.24	\$0.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Date: December 01, 2014

Case Number: 10-43397 Claim Class Sequence
 Debtor Name: VALERIO, JAMES ROCCO Joint Debtor: VALERIO, YVONNE MARY
 Claims Bar Date: 09/21/11

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
040 5800-00	UNITED STATES TREASURY CENTRALIZED INSOLVENCY OPERATION IRS PO BOX 21126 PHILADELPHIA, PA 19114	Priority Per order 07/08/13		\$0.00	\$6,516.00	\$6,516.00
999 8200-00	JAMES ROCCO VALERIO 18786 60TH PLACE A LIVE OAK, FL 32060	Unsecured Surplus Funds		\$0.00	\$0.00	\$32,104.92
000001 070 7100-00	Wells Fargo Bank, N.A. c/o Wells Fargo Card Services Recovery Department P.O. Box 9210 Des Moines, IA 50306	Unsecured	Filed 10/08/10	\$0.00	\$4,437.30	\$4,437.30
000002 070 7100-00	USAA FEDERAL SAVINGS BANK C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121	Unsecured	Filed 11/19/10	\$0.00	\$10,058.92	\$10,058.92
000003 070 7100-00	WELLS FARGO OPERATIONS CENTER PO BOX 31557 B6955-01B BILLINGS, MT 59107	Unsecured Order #81 01/16/14 Object to secured claim, allow amended claim as unsecured Creditor amended claim 06/25/14 \$116,118.10 unsecured.	Filed 12/08/10	\$0.00	\$116,118.10	\$116,118.10
000005 070 7100-00	American Express Bank, FSB c o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured (5-1) CREDIT CARD DEBT(5-2) CREDIT CARD DEBT (5-2) Amending claim to Update Balance	Filed 01/27/11	\$0.00	\$3,659.76	\$3,659.76
000006 070 7100-00	GE Money Bank Attn: Bankruptcy Department PO Box 960061 Orlando FL 32896-0661	Unsecured (6-1) HOME DESIGN-HI-PJL/GEMB	Filed 02/09/11	\$0.00	\$19,804.28	\$19,804.28
000007 070 7100-00	CADENCE BANK, N.A. ATTN: MICHAEL R. MOERS 2100 3RD AVENUE NORTH, SUITE 1100 BIRMINGHAM, AL 35203	Unsecured (7-1) Money Loaned Order #83 01/16/2014 Disallow secured claim, allows amendment as unsecured Amended claim 03/21/14 \$34,336.01 unsecured	Filed 02/16/11	\$0.00	\$34,336.01	\$34,336.01
Case Totals:				\$0.00	\$862,493.16	\$267,130.67

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 10-43397 BTR

Case Name: VALERIO, JAMES ROCCO

VALERIO, YVONNE MARY

Trustee Name: Michelle H. Chow, Trustee

Balance on hand

\$

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Michelle H. Chow, Trustee	\$	\$	\$
Trustee Expenses: Michelle H. Chow, Trustee	\$	\$	\$
Attorney for Trustee Fees: MARK IAN AGEE	\$	\$	\$
Attorney for Trustee Expenses: MARK IAN AGEE	\$	\$	\$
Accountant for Trustee Fees: SHELDON E LEVY, CPA	\$	\$	\$
Accountant for Trustee Expenses: SHELDON E LEVY, CPA	\$	\$	\$
Other: BENDALL & SONS SOLICITORS	\$	\$	\$
Other: SHIRES RESIDENTIAL (ENGLAND RE BROKER)	\$	\$	\$
Other: CLOSING COSTS ON REAL ESTATE	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$ _____

Remaining Balance \$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ _____ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
	UNITED STATES TREASURY	\$ _____	\$ _____	\$ _____

Total to be paid to priority creditors \$ _____

Remaining Balance \$ _____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be _____ percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Wells Fargo Bank, N.A.	\$ _____	\$ _____	\$ _____
000002	USAA FEDERAL SAVINGS BANK	\$ _____	\$ _____	\$ _____

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000003	WELLS FARGO OPERATIONS CENTER	\$	\$	\$
000005	American Express Bank, FSB	\$	\$	\$
000006	GE Money Bank	\$	\$	\$
000007	CADENCE BANK, N.A.	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ _____

Remaining Balance \$ _____

Tardily filed claims of general (unsecured) creditors totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be _____ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ _____ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be _____ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is
\$.